

Fill in this information to identify the case:

Debtor 1 Thomas Alvin McCullough

Debtor 2 Cynthia Sue McCullough
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 3:18-bk-30283

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of the Cabana Series IV TrustCourt claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account:

7 7 9 8

Date of payment change:

Must be at least 21 days after date of this notice

06/01/2020

New total payment:

\$ 1,003.24

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 553.02New escrow payment: \$ 556.44**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Thomas Alvin McCullough
First Name Middle Name Last Name

Case number (if known) 3:18-bk-30283

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/S/ Michelle R. Ghidotti-Gonsalves

Signature

Date 04/29/2020

Print: Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti-Berger, LLP.

Address 1920 Old Tustin Avenue
Number Street
Santa Ana CA 92705
City State ZIP Code

Contact phone 949-427-2010

Email bknotifications@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 16, 2020

THOMAS A MCCULLOUGH
 CYNTHIA S MCCULLOUGH
 1816 E DOROTHY LN
 DAYTON OH 45429

Loan:

Property Address:
 1816 EAST DOROTHY LANE
 KETTERING, OH 45429

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Nov 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:		446.80	446.80 **
Escrow Payment:		553.02	556.44
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$999.82	\$1,003.24

Escrow Balance Calculation	
Due Date:	May 01, 2020
Escrow Balance:	2,248.24
Anticipated Pmts to Escrow:	553.02
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,801.26

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	3,854.62
Nov 2019		553.02		*		0.00	4,407.64
Jan 2020				2,739.44	* Homeowners Policy	0.00	1,668.20
Feb 2020		2,212.08		*		0.00	3,880.28
Feb 2020				1,780.88	* County Tax	0.00	2,099.40
Feb 2020				195.77	* County Tax	0.00	1,903.63
Feb 2020				761.43	* Homeowners Policy	0.00	1,142.20
Mar 2020		553.02		*		0.00	1,695.22
Apr 2020		553.02		*		0.00	2,248.24
					Anticipated Transactions	0.00	2,248.24
May 2020		553.02					2,801.26
	\$0.00	\$4,424.16	\$0.00	\$5,477.52			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue. Your actual lowest monthly balance was greater than 0.00. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 16, 2020

THOMAS A MCCULLOUGH

Loan: **Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,801.26	2,787.79
Jun 2020	557.56			3,358.82	3,345.35
Jul 2020	557.56	1,779.85	County Tax	2,136.53	2,123.06
Jul 2020		194.77	County Tax	1,941.76	1,928.29
Aug 2020	557.56			2,499.32	2,485.85
Sep 2020	557.56			3,056.88	3,043.41
Oct 2020	557.56			3,614.44	3,600.97
Nov 2020	557.56			4,172.00	4,158.53
Dec 2020	557.56			4,729.56	4,716.09
Jan 2021	557.56	2,739.44	Homeowners Policy	2,547.68	2,534.21
Feb 2021	557.56	1,780.88	County Tax	1,324.36	1,310.89
Feb 2021		195.77	County Tax	1,128.59	1,115.12
Mar 2021	557.56			1,686.15	1,672.68
Apr 2021	557.56			2,243.71	2,230.24
May 2021	557.56			2,801.27	2,787.80
	<u>\$6,690.72</u>	<u>\$6,690.71</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,115.12. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,115.12 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,801.26. Your starting balance (escrow balance required) according to this analysis should be \$2,787.79. This means you have a surplus of 13.47. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are keeping the surplus and lowering your monthly payments.

We anticipate the total of your coming year bills to be 6,690.71. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation		Document	Page 5 of 6
Unadjusted Escrow Payment	557.56		
Surplus Amount:	1.12		
Shortage Amount:	0.00		
Rounding Adjustment Amount:	0.00		
Escrow Payment:	\$556.44		

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On April 29, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR	ASST US TRUSTEE (DAY)	TRUSTEE
Richard E West	Office of the US Trustee	John G. Jansing
westlawecf@gmail.com	USTPRegion09.CB.ECF@usdoj.gov	ecfclerk@dayton13.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi

On April 29, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR Thomas Alvin McCullough 50 Country Manor Lane Apt H Centerville, OH 45458 Joint Debtor Cynthia Sue McCullough 1816 E. Dorothy Lane Dayton, OH 45429	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kasra Sadjadi
Kasra Sadjadi